

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
CN 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee



Order Filed on October 7, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Andrae A. Bernard

Debtor(s)

Case No.: 19-13719 / MBK

Hearing Date: 10/20/2020

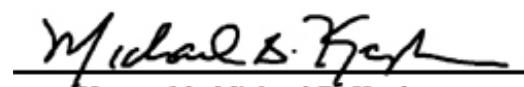
Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: October 7, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$17,874.00 paid to date
- Debtor(s) shall remit a lump sum payment of \$4,125.00 to the Trustee by 9/30/2020
- Debtor(s) shall remit \$1,375.00 per month to the Trustee for 41 months beginning 10/1/2020
- If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.

In re:  
Andrae A. Bernard  
Debtor(s)

Case No. 19-13719-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Oct 07, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:**

Recip ID	Recipient Name and Address
db	+ Andrae A. Bernard, 8 Tuscan Drive, Freehold, NJ 07728-4342

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Bayview Loan Servicing LLC ewassall@logs.com, njbankruptcynotifications@logs.com
Joseph I. Windman	on behalf of Debtor Andrae A. Bernard jwindman@aol.com
Kathleen M. Magoon	on behalf of Creditor Bayview Loan Servicing LLC kmagoon@logs.com, kathleenmagoon@gmail.com

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Phillip Andrew Raymond

on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Richard James Tracy, III

on behalf of Creditor Statebridge Company LLC, rtracy@hillwallack.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; alight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 9